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RECORDATION REQUESTED BY:

FirstSecure Bank and Trust
Co.
10360 South Roberts Road
Palos Hills, IL 60465



Doc#: 1409946070 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/09/2014 03:52 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:

FirstSecure Bank and Trust
Co.
10360 South Roberts Road
Palos Hills, IL 60465

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Kistal McCool, Loan Processor
FirstSecure Bank and Trust Co
10360 South Roberts Road
Palos Hills, IL 60465

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 1, 2014 is made and executed between FirstSecure Bank and Trust CO, not personally but as Trustee on behalf of FirstSecure Bank and Trust CO Trust #4-450, whose address is 10360 S. Roberts Road, Palos Hills, IL 60465 (referred to below as "Grantor") and FirstSecure Bank and Trust Co., whose address is 10360 South Roberts Road, Palos Hills, IL 60465 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 31, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 07, 1999 as Document Number 99846547; Modification and Extension Agreement recorded July 30, 2003 as Document Number 0321146235; Modification and Extension Agreement dated August 28, 2003 recorded February 5, 2004 as Document Number 040360075; Modification and Extension Agreement dated March 01, 2008 recorded March 20, 2008 as Document Number 0808046209; Modification of Mortgage dated March 01, 2013 recorded August 16, 2013 as Document Number 1322808326 in the office of the Cook County Recorder of Deeds

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Cook County, State of Illinois:

PARCEL 1: LOT 4: 14001 LEONARD DRIVE (28-04-401-054-0000)

LOT 4 IN WOODCREST RESUBDIVISION OF WOODCREST SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 20, 1976 AS DOCUMENT NUMBER 23641278 IN COOK COUNTY, ILLINOIS

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PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN THE PLAT OF SUBDIVISION RECORDED MARCH 30, 1976 AS DOCUMENT NUMBER 23433484, AND RECORDED SEPTEMBER 17, 1976 AS DOCUMENT NUMBER 23641278, AND AS CREATED BY DEED FROM LA SALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST NUMBER 49518, TO EVELYN LIBIN DATED SEPTEMBER 20, 1977 AND RECORDED AS DOCUMENT NUMBER 24212669, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS

PARCEL 3: LOT 16: 14000 WALTER DRIVE (28-04-401-066-0000)

LOT 16 IN WOODCREST RESUBDIVISION OF WOODCREST SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 20, 1976 AS DOCUMENT NUMBER 23641278, IN COOK COUNTY, ILLINOIS

PARCEL 4:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 3, AS SET FORTH IN THE PLAT OF SUBDIVISION RECORDED MARCH 30, 1976 AS DOCUMENT NUMBER 23433484, AND RECORDED SEPTEMBER 17, 1976 AS DOCUMENT NUMBER 23641278, AND AS CREATED BY DEED FROM LA SALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST NUMBER 49518, TO EVELYN LIBIN DATED SEPTEMBER 20, 1977 AND RECORDED AS DOCUMENT NUMBER 24212669, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 14001 Leonard and 14000 Walter Drive, Crestwood, IL 60445. The Real Property tax identification number is 28-04-401-054-0000 & 28-04-401-066-0000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The Original Promissory Note dated August 31, 1999 maturing September 01, 2004 in the original amount of \$464,000.00 from First State Bank and Trust Company of Palms Hills, not personally but as Trustee under Trust Number 4-450 dated August 25, 1999 to Family Bank and Trust Company n/k/a FirstSecure Bank and Trust CO, not personally but as Trustee under Trust 4-450 dated August 25, 1999 and modified to reduce the interest rate to 7.250% was again modified to extend the maturity date to September 01, 2008 and reduce the annual interest rate to 6.500% and again modified March 01, 2008 extending the maturity date to March 01, 2013 and change the term and amortization to 5 years with a 25 year amortization and again modified March 01, 2013 extending the maturity date to March 01, 2014, change the principal and interest payment to \$1,631.59 beginning with the April 01, 2013 payment and change the term to a 20 year amortization is hereby now modified to extend the maturity date to March 01, 2015, change the term to a 19 year amortization, and change the monthly principal and interest payment to \$1,631.92 beginning April 01, 2014

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties,

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makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 1, 2014.

GRANTOR:

FIRSTSECURE BANK AND TRUST CO TRUST #4-450 DATED AUGUST 25, 1999

FIRSTSECURE BANK AND TRUST CO, not personally but as Trustee under that certain trust agreement dated 08-25-1999 and known as FirstSecure Bank and Trust CO Trust #4-450 dated August 25, 1999. See mortgage exoneration rider attached.

By: Mary Therese Mott, Trust Officer
Mary Therese Mott, Trust Officer of FirstSecure Bank and Trust CO

By: Mary Chambers, ATO
Mary Chambers, Assistant Trust Officer of FirstSecure Bank and Trust CO

LENDER:

FIRSTSECURE BANK AND TRUST CO.

X [Signature]
Authorized Signer

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TRUST ACKNOWLEDGMENT

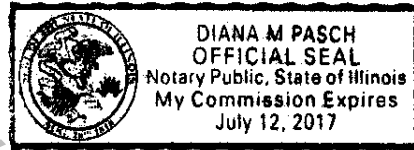
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 1st day of March, 2014 before me, the undersigned Notary Public, personally appeared **Mary Therese Mott, Trust Officer of FirstSecure Bank and Trust CO, Trustee of FirstSecure Bank and Trust CO Trust #4-450 dated August 25, 1999 and Mary Chambers, Assistant Trust Officer of FirstSecure Bank and Trust CO, Trustee of FirstSecure Bank and Trust CO Trust #4-450 dated August 25, 1999**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By *Diana M. Pasch* Residing at Palos Hills, IL

Notary Public in and for the State of Illinois

My commission expires July 12, 2017



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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 1st day of MARCH, 2014 before me, the undersigned Notary Public, personally appeared W. ANTHONY KOPP and known to me to be the VICE PRESIDENT, authorized agent for **FirstSecure Bank and Trust Co.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FirstSecure Bank and Trust Co.**, duly authorized by **FirstSecure Bank and Trust Co.** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **FirstSecure Bank and Trust Co.**

By Jane Mccool Residing at PALOS HILLS

Notary Public in and for the State of ILL

My commission expires 09/08/2014



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MORTGAGE EXONERATION RIDER

This Mortgage is executed by FirstSecure Bank and Trust Co. (f/k/a Family Bank and Trust Company, f/k/a First State Bank and Trust Company of Palos Hills), not personally but as Trustee as aforesaid in the exercise of the power and authority conferred on and vested in it as such Trustee (and said FirstSecure Bank and Trust Co. hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said Note contained shall be construed as creating any liability on the said Trustee or on said FirstSecure Bank and Trust Co. personally to pay the said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, or on account of any warranty or indemnification made hereunder, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the Trustee and its successors and said FirstSecure Bank and Trust Co. personally are concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said Note provided, or by action to enforce the personal liability of the guarantor, if any.

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